

# Federal Studies

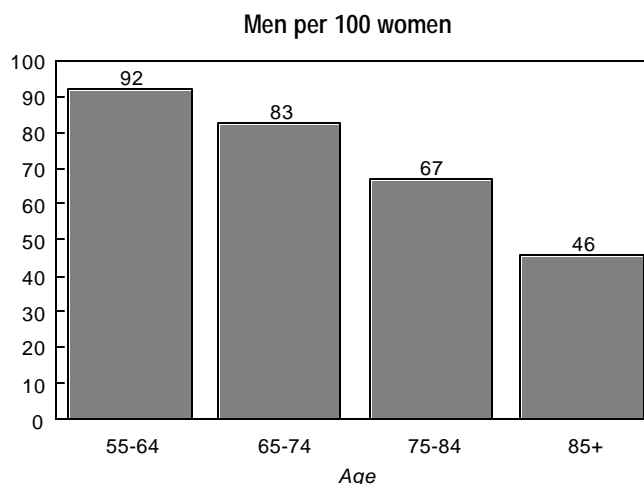
## The Older Population in the United States: March 2002

In 2002, 59.6 million people in the civilian noninstitutionalized U.S. population were age 55 and over. This report by the Census Bureau presents a statistical portrait of selected social and economic characteristics of this older population, based on the results of the Annual Demographic Supplement to the March 2002 Current Population Survey. These characteristics, which are shown by age and sex, include race and Hispanic origin, marital status, educational attainment, labor force status, income, and poverty status.

### Women outnumber men among older adults

Of the 59.6 million older people, 33.0 million were women and 26.6 million were men, resulting in a sex ratio of 81 men per 100 women. This ratio dropped steadily with age: In the 55 to 64 age group, the sex ratio was 92; in the 85 years and over age group, the ratio was 46.

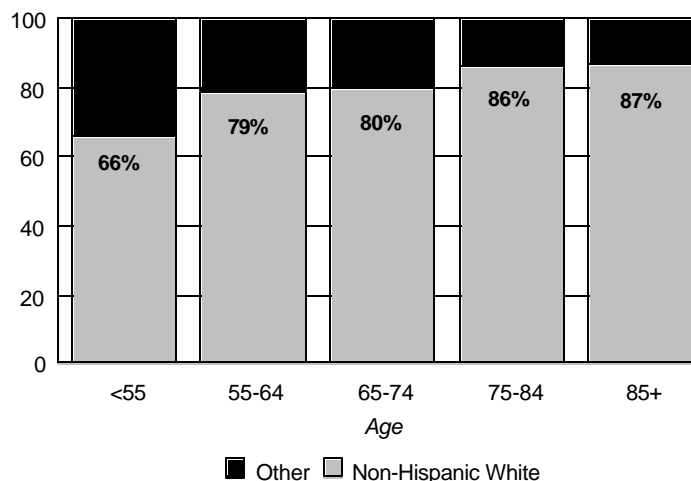
### Sex ratio of older population, by age



### Less diversity among older than younger population

Non-Hispanic Whites accounted for 69 percent of the total population in 2002. This proportion varied greatly with age—66 percent of people under age 55 and 81 percent of those age 55 and over. The percentage of non-Hispanic Whites increased with age: 79 percent for those 55 to 64 versus 87 percent for those 85 and over.

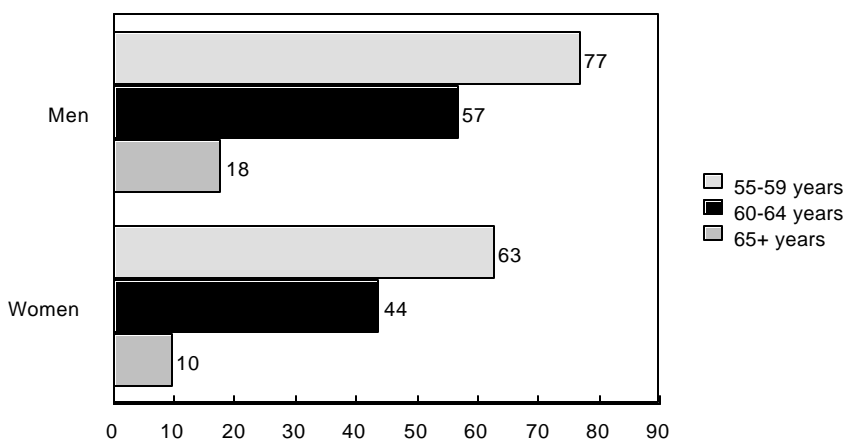
### Racial/ethnic composition of population by age



### More older men than older women likely to be working

Men age 55 and over were more likely than women to be in the labor force, and that proportion declined with age for both sexes. For men age 55 to 59, 77 percent were in the labor force, compared with 63 percent of their female counterparts. Among people age 65 and over, 18 percent of men and 10 percent of women were in the labor force.

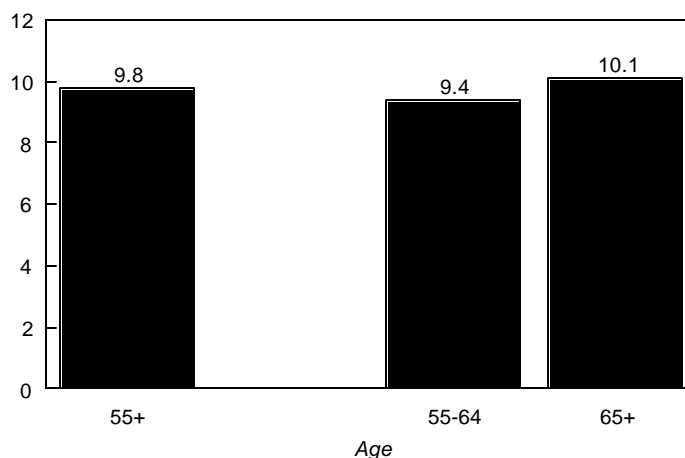
Percentage of older men and women in the labor force, by age



### Poverty increases with age for older population

Of the total older population, 9.8 percent were below the poverty level in 2001. The poverty rate was 9.4 percent for those age 55 to 64 and 10.1 percent for those 65 years and over. Older women, in general, had a higher poverty rate than did older men.

Percentage of older population in poverty, overall and by age



Source: Smith, D. (2003). *The Older Population in the United States: March 2002*. U.S. Census Bureau Current Population Reports, P20-546. Washington, DC.

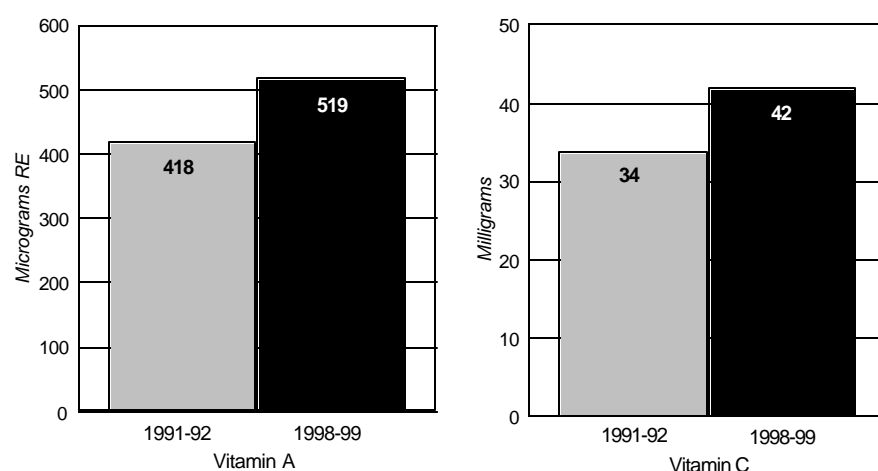
## School Lunch Program: Efforts Needed to Improve Nutrition and Encourage Healthful Eating

A recent study by the Federal Government's General Accounting Office found that although schools are moving toward meeting school lunch requirements, more improvements are needed. Lunches meet requirements for nutrients such as protein, vitamins, calcium, and iron, but they do not meet the standards for dietary fat. Also, efforts to encourage healthful eating could be increased. Most students have access to foods of little nutritional value, such as soft drinks and candy, at school. Students may need more exposure to nutrition education to make positive changes in behavior. Barriers to providing nutritious meals and encouraging healthful eating included budget pressures and competing time demands. However, schools had taken a variety of innovative steps to overcome barriers.

### School lunches contain more vitamin A and C

In 1991-92 and 1998-99, the mean nutrient content of elementary and secondary school lunches met the National School Lunch Program standards for vitamin A (300 mcg RE or more for secondary school lunches) and vitamin C (18 mg or more for secondary school lunches). For both of these vitamins, the mean school lunch content increased over this time. In secondary schools, the mean vitamin A and C content of school lunches increased 24 percent.

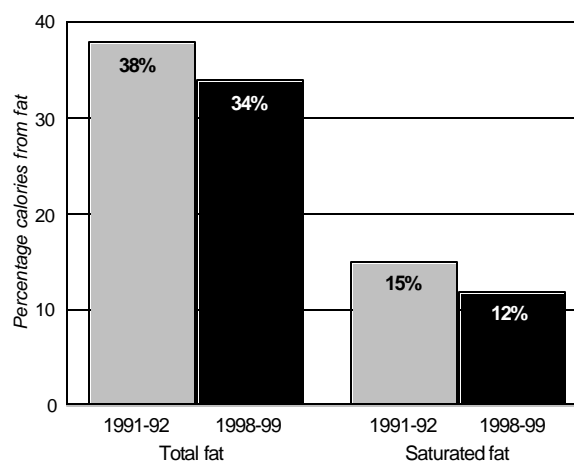
Mean vitamin A and C content of secondary school lunches



### However, school lunches do not meet standards for dietary fat

In 1991-92 and 1998-99, elementary and secondary school lunches did not meet the dietary standards for total and saturated fat: 30 percent or less of calories from total fat and 10 percent or less of calories from saturated fat. School lunches had been moving toward the standards over this time. In secondary schools, the average percentage of calories from total fat in school lunches declined 4 percentage points and from saturated fat, 3 percentage points.

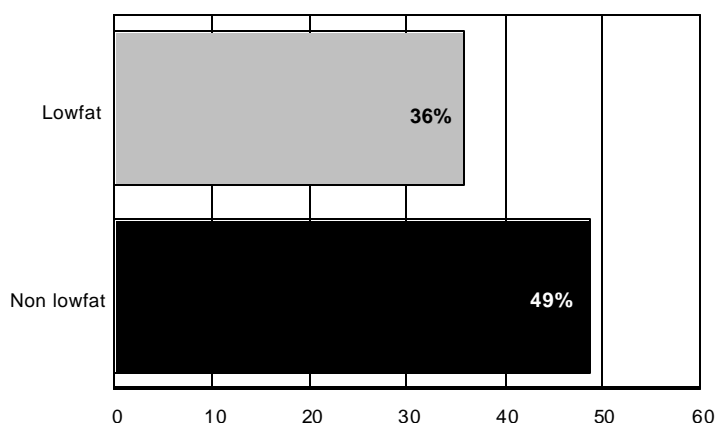
Average total and saturated fat content of secondary school lunches



## Schools offer a mix of foods in addition to school lunches

Those parts of the school nutrition environment not regulated by the government (e.g., a la carte cafeteria items and food and beverages in vending machines) offered a mix of foods. Although many schools offered lowfat foods (including fruits and vegetables) in these unregulated places, many also offered foods and beverages of limited nutritional value. In 2000, 36 percent of elementary schools served lowfat baked goods a la carte, while 49 percent served baked goods classified as not low in fat.

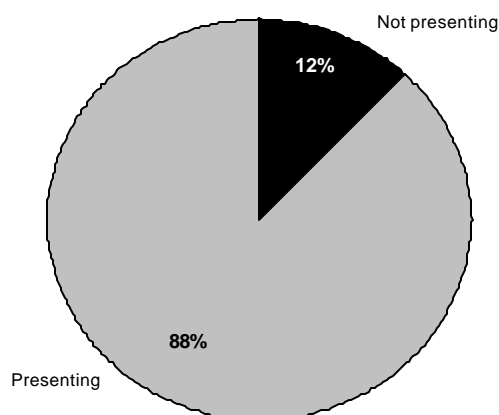
## Percentage of elementary schools offering a la carte lowfat and non-lowfat cookies, crackers, and pastries



## Nutrition education offered a few hours in most elementary schools

Nutrition education is one way to promote good dietary habits among youth. In 1996-97, most kindergarten through fifth-grade teachers presented lessons about nutrition. Although time and intensity of the instruction mattered, the average total amount of time that teachers devoted to nutrition education was 13 hours per school year.

## Percentage of elementary school teachers presenting lessons about nutrition



*U.S. General Accounting Office, Report to Congressional Requesters. (2003, May). School Lunch Program: Efforts Needed to Improve Nutrition and Encourage Healthy Eating. GAO-03-506.*

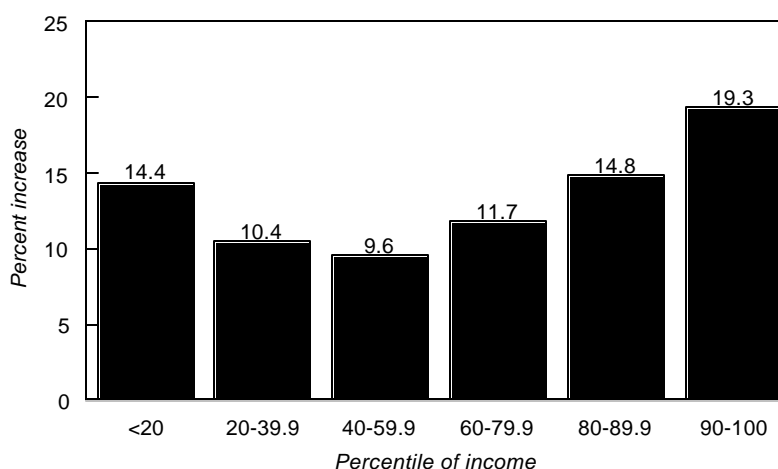
## Recent Changes in U.S. Family Finances

There has been a striking pattern of growth in family income and net worth between 1998 and 2001 according to a Federal Reserve Board study, which was based on data from the Survey of Consumer Finances. Generally, inflation-adjusted incomes of families rose; although growth was fastest among families whose income was higher than the median. The median value of family net worth grew faster than that of income, but as with income, the growth rates of net worth were fastest for the group above the median. The level of debt carried by families rose over the period, but the expansion in equities and the increased values of principal residences and other assets were sufficient to reduce debt as a proportion of family assets. For groups with relatively low levels of income and wealth, a concurrent rise in the frequency of late debt payments indicated that their ability to service their debts had deteriorated.

### Income growth faster at top and bottom

Between 1998 and 2001, income grew at different rates in different parts of the income distribution between 1998 and 2001, with faster growth at both the top and bottom of the ranges than in the middle. During this period, the median income of all families grew from \$36,400 to \$39,900 (in 2001 dollars). For families in the lowest 20 percent of the income distribution, income grew from \$9,000 to \$10,300; for families in the top 10 percent, income grew from \$142,200 to \$169,600 (in 2001 dollars).

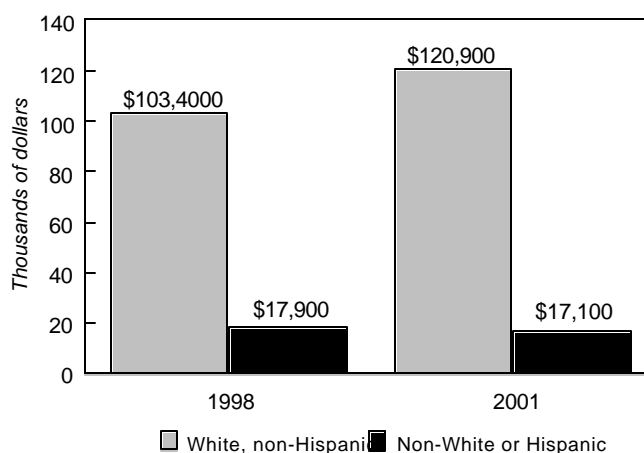
Real income growth (1998-2001), by percentile of income



### Net worth rises strongly

From 1998 to 2001, families' median net worth (wealth)—the difference between their gross assets and liabilities—rose from \$78,000 to \$86,100 (a 10.4-percent gain). The net worth of racial and ethnic groups differed substantially. White, non-Hispanics had a higher net worth than did non-Whites or Hispanics (\$120,900 vs. \$17,100 in 2001). Whereas White, non-Hispanics saw an increase in their net worth over 1998-2001, non-Whites or Hispanics saw a slight decrease.

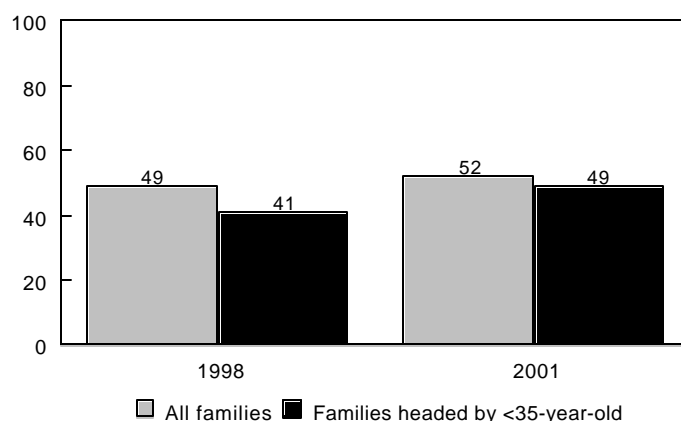
Family net worth, by race/ethnicity



### More families own stock

Families may hold stocks in publicly traded companies directly or indirectly, such as through mutual funds or retirement accounts. In 2001, 52 percent of families held stock in some form, 3 percentage points above that in 1998. Over the 3-year period, ownership rates rose for most families, particularly those headed by someone less than age 35.

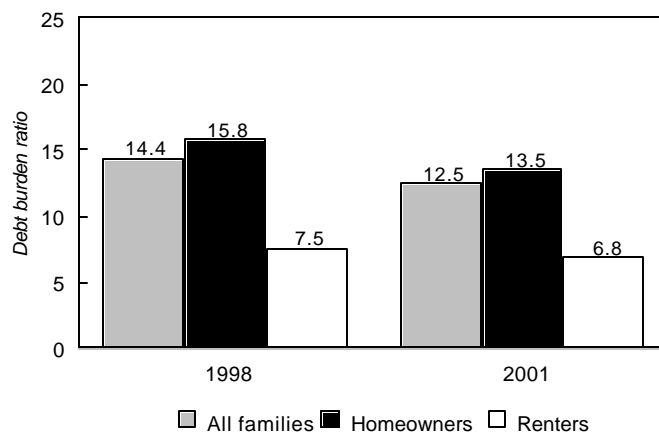
### Percentage of all families and those headed by someone less than age 35 who own stock



### Debt burden declines

The ability of families to service their loans is a function of the level of their loan payments and the income and assets they have available to meet those payments. The greater the ratio of debt payments to family income the greater the burden on families. From 1998 to 2001, the ratio of debt to income declined 1.9 percentage points. This debt burden fell for both homeowners and renters.

### Ratio of debt payments to family income, by all families and housing status



Source: Aizcorbe, A.M., Kennickell, A.B., & Moore, K.B. (2003, January). *Recent changes in U.S. family finances: Evidence from the 1998 and 2001 Survey of Consumer Finances*. *Federal Reserve Bulletin*, pp. 1-32.

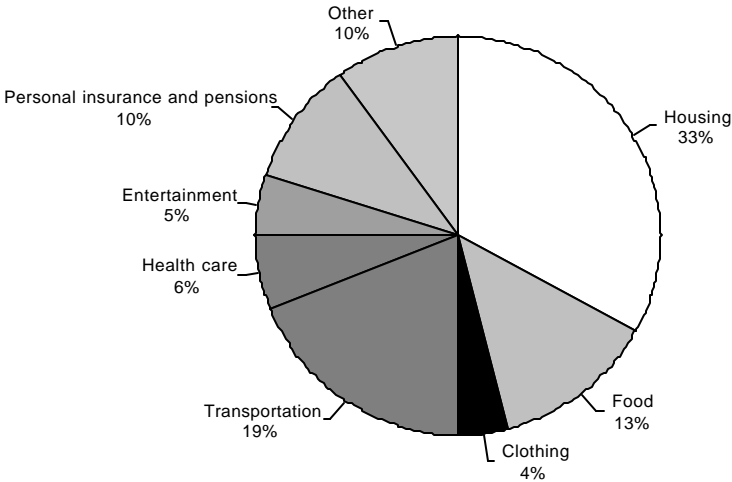
# Consumer Expenditures in 2001

Consumer units spent \$39,518 on average in 2001, an increase of 3.9 percent over the previous year. Expenditures rose 2.8 percent in 2000 and 4.1 percent in 1999. The increase in spending in 2001 was more than the 2.8-percent annual average rise in general price levels over the year, as measured by the Consumer Price Index. This report shows the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey. The Survey collects information on the buying habits of American consumers and consists of two components: A Diary or recordkeeping survey completed by participating consumer units for two consecutive 1-week periods; and an Interview survey, in which expenditures of consumer units are obtained in five interviews conducted at 3-month intervals. Results in this report are based on integrated data from both surveys.

## Housing is the major expense

Housing accounted for the largest expense by consumer units in 2001, making up 33 percent of total expenditures. Transportation was the second largest at 19 percent of total expenses and food the third, 13 percent of total expenses. Other expenses (e.g., personal care products, education, alcohol and tobacco) comprised 10 percent of total expenditures.

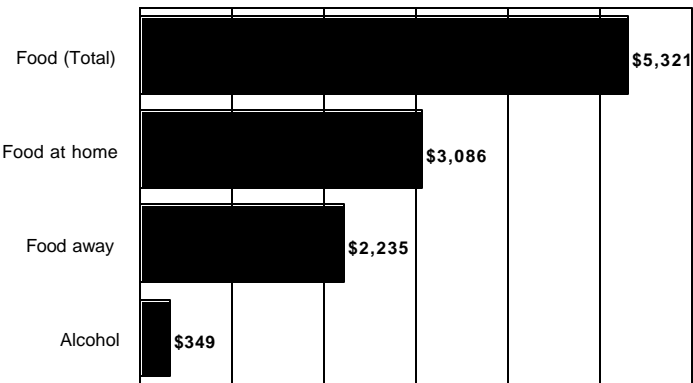
Total expenses (\$39,518) of consumer units by budgetary component



## Food away from home a significant share of total food expenses

Food away from home accounted for 42 percent of total food expenses for all consumer units in 2001 (\$2,235 out of \$5,321). Whereas food at home expenses grew 2.2 percent over the 2000-2001 period, food away from home expenses rose 4.6 percent. Consumer units spent \$349 on alcohol in 2001, a 6.2-percent decline from 2000.

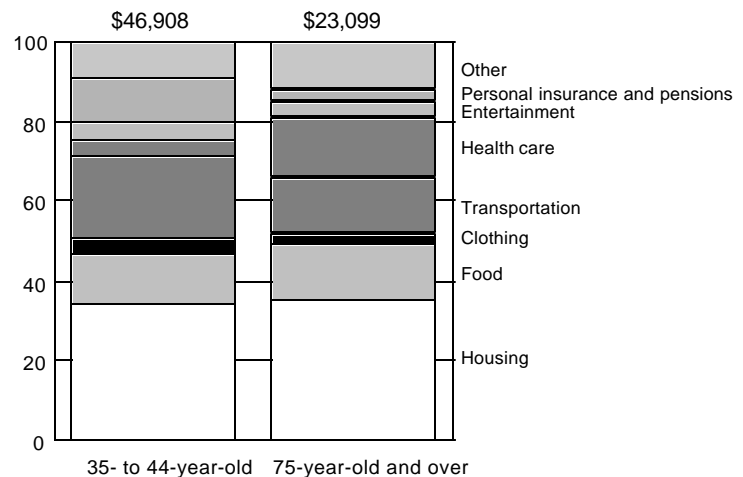
Food and alcohol expenses of consumer units



### Expenditures vary by age

Expenses of consumer units vary by age of the head. Units headed by a 35- to 44-year-old had total expenses of \$46,908, compared with \$23,099 for units headed by a 75-year-old and over. Housing accounted for 34 to 35 percent of expenses for both groups. Health care, however, made up 4 percent of expenses for units headed by a 35- to 44-year-old and 15 percent for those headed by a 75-year-old and over.

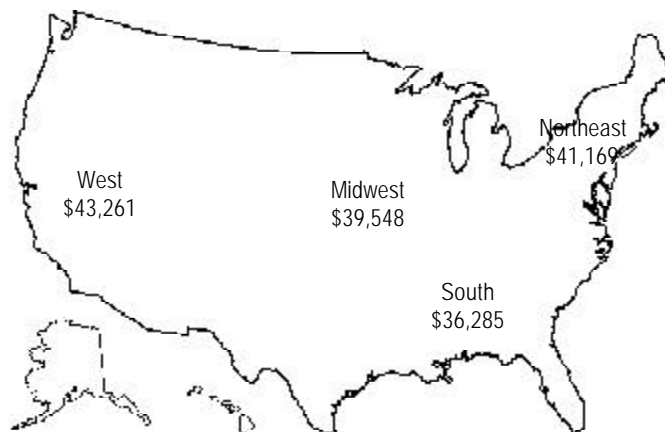
### Total expenses of consumer units by budgetary component, by age of head



### Expenses higher in the West

Consumer units in the West had the highest total expenditure (\$43,261) and units in the South the lowest (\$36,285). Housing contributed to this regional expense difference, being \$15,000 for consumer units in the West and \$11,375 for units in the South. Consumer units in the West and South spent similar amounts on health care (\$2,129 and \$2,194, respectively).

### Total expenses of consumer units, by region



Source: U.S. Department of Labor, Bureau of Labor Statistics. (2003, April). *Consumer Expenditures in 2001*. Report 966.